

**Information to identify the case:**

Debtor 1

John M. Albano

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7225

EIN --

Debtor 2

Grace M. Albano

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1550

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-18140-CMG

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

John M. Albano

Grace M. Albano

1/12/23**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John M. Albano  
Grace M. Albano  
Debtors

Case No. 17-18140-CMG  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 12, 2023

User: admin  
Form ID: 3180RI

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2023:

Recip ID	Recipient Name and Address
db	#+ John M. Albano, 111 Hunt Road, Freehold, NJ 07728-8126
jdb	#+ Grace M. Albano, 111 Hunt Road, Freehold, NJ 07728-8126
acc	+ Rosenberg & Manente, 12 West 32nd St., 10th Fl, New York, NY 10001-0891
516780894	+ Anthony and Domenica Greco, 21 Country View Drive, Freehold, NJ 07728-9019
516780896	+ Centrastate Medical Center, 901 W. Main St., Freehold, NJ 07728-2549
516780898	+ HSBC Bank USA, Attn: KML Law Group, PC, 216 Haddon Ave., Ste 406, Westmont, NJ 08108-2812
516780897	+ High Focus Centers, 6 Paragon Way, #104, Freehold, NJ 07728-5925
516780900	Marlboro Medical Center, 203 US 9, Morganville, NJ 07751
516898520	+ State of NJ Tax Div., POB 245, Trenton, NJ 08695-0245
516780903	+ Summit Collection Services, 50 N. Franklin Turnpike, Ho Ho Kus, NJ 07423-1562

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: IRS.COM	Jan 13 2023 01:44:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 12 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 12 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516780892	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Jan 12 2023 20:46:00	A-1 Collections, 2297 State Highway 33, Ste 906, Hamilton Square, NJ 08690-1717
516818412	EDI: GMACFS.COM	Jan 13 2023 01:34:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516780893	+ EDI: GMACFS.COM	Jan 13 2023 01:34:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
516780895	+ Email/Text: bankruptcy@cavps.com	Jan 12 2023 20:47:00	Cavalry Portfolio Services, Agent/Assignee of Capital One, 500 Summit Lake Dr., Valhalla, NY 10595-2321
516981545	+ Email/Text: bankruptcy@cavps.com	Jan 12 2023 20:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516880835	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jan 12 2023 20:46:00	High Focus Centers, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
516780899	EDI: JEFFERSONCAP.COM	Jan 13 2023 01:44:00	Jefferson Capital Systems, Agent/Assignee of Verizon Wireless, 16 McLeland Rd, Saint Cloud, MN 56303

District/off: 0312-3

User: admin

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Date Rcvd: Jan 12, 2023

Form ID: 3180RI

Total Noticed: 23

516780891	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 12 2023 20:46:00	New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack St., 9th Floor, PO Box 245, Trenton, NJ 08695-0267
516780901	Email/Text: bankruptcy@savit.com	Jan 12 2023 20:47:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
516780902	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 12 2023 20:48:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516780890	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association, as Trustee of J.P. Morgan Alternative Loan Trust 2007- A1, Mortgage Pass- Through Certificates, Series 2007-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ira Deiches	on behalf of Debtor John M. Albano ideiches@deicheslaw.com
Ira Deiches	on behalf of Joint Debtor Grace M. Albano ideiches@deicheslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4